

Information to identify the case:

Debtor 1 **Sara M. Bryer**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2486**
EIN ____-_____
Social Security number or ITIN ____
EIN ____-_____
Date case filed for chapter **7 8/24/20**

United States Bankruptcy Court **WESTERN DISTRICT OF
PENNSYLVANIA**

Case number: **20-22467-TPA**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sara M. Bryer	
2. All other names used in the last 8 years		
3. Address	1201 Claridge Elliott Jeannette, PA 15644	
4. Debtor's attorney Name and address	Suzanne M. Bash Suzanne M. Bash, Attorney at Law 231 South Main Street Suite 310 Greensburg, PA 15601	Contact phone 724-832-0234 Email: suzannembash@yahoo.com
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

Debtor **Sara M. Bryer**

Case number **20-22467-TPA**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 9/2/20</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>October 30, 2020 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 12/29/20</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Sara M. Bryer
Debtor(s)

Bankruptcy Case No.: 20-22467-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: September 2, 2020

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Sara M. Bryer
DebtorCase No. 20-22467-TPA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: 309APage 1 of 2
Total Noticed: 29

Date Rcvd: Sep 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2020.

db +Sara M. Bryer, 1201 Claridge Elliott, Jeannette, PA 15644-4534
tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

15280264 +Amex/DSNB, P.O. Box 981540, El Paso, TX 79998-1540
15280265 +Brett Wally, 1201 Claridge Elliott Road, Jeannette, PA 15644-4534
15280267 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15280266 +Capital One/Cabellas, 4800 NW 1st Street, Lincoln, NE 68521-4463
15280271 +D & A Services, LLC, 1400 E. Touhy Avenue, Des Plaines, IL 60018-3305
15280275 +Ford Motor Credit National BK Service, P.O. Box 62180, Colorado Springs, CO 80962-2180
15280277 +Namaste Holistic Counseling, 121-171 Corporate Lane, Export, PA 15632
15280279 +Richard Bryer, 2135 Ridge Road, Greensburg, PA 15601-8239
15280280 +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
15280283 +Westmoreland Em Med Specialists, P.O. Box 1348, Indiana, PA 15701-5348
15280284 +Westmoreland Hospital, 532 West Pittsburgh Street, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: suzannembash@yahoo.com Sep 03 2020 04:56:52 Suzanne M. Bash, Suzanne M. Bash, Attorney at Law, 231 South Main Street, Suite 310, Greensburg, PA 15601

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:57:59 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:57:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Sep 03 2020 04:58:25 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Sep 03 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15280268 +EDI: WFNNB.COM Sep 03 2020 07:53:00 Comenity Bank/Express, P.O. Box 182273, Columbus, OH 43218-2273

15280269 +EDI: WFNNB.COM Sep 03 2020 07:53:00 Comenity Bank/Victoria Secret, P.O. Box 182782, Columbus, OH 43218-2782

15280270 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 03 2020 04:59:04 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

15280272 +EDI: TSYS2.COM Sep 03 2020 07:53:00 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd., Mason, OH 45040-8999

15280273 +EDI: DISCOVER.COM Sep 03 2020 07:53:00 Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025

15280274 +E-mail/Text: cashiering-administrationservices@flagstar.com Sep 03 2020 04:59:14 Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639

15280276 +EDI: MID8.COM Sep 03 2020 07:53:00 Midland Credit Mangement, P.O. Box 60578, Los Angeles, CA 90060-0578

15280278 +E-mail/Text: bankruptcynotices@psecu.com Sep 03 2020 04:59:13 PA State Employee Credit Union, Attn: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013

15280281 +E-mail/Text: bankruptcy@superlativerm.com Sep 03 2020 04:59:34 Superlative RM, 9355 E. Stockton Blvd, Suite 210, Elk Grove, CA 95624-9528

15280734 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15280282 +EDI: RMSC.COM Sep 03 2020 07:53:00 Synchrony Bank/JC Penney, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 04, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut
Form ID: 309A

Page 2 of 2
Total Noticed: 29

Date Rcvd: Sep 02, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com, kpetak@spencecuster.com,
skosis@spencecuster.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Suzanne M. Bash on behalf of Debtor Sara M. Bryer suzannembash@yahoo.com, sooz1205@yahoo.com
TOTAL: 3